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| FROM: | Mark A. Haynes |
| CLIENT/MATTER: | Application No. 09/706,370 (AIDT 1000-1) |
| DATE: | 3 November 2005 |

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Application No. 09/706,370

AIDT 1000-1

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Tracy Horne
Tracy Horne

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of inventor(s):

Len L. Mizrah

Application No. **09/706,370**

Confirmation No. **6463**

Filing Date: **3 November 2000**

Title: **System and Method for Private and
Secure Financial Transactions**

Group Art Unit: 3624

Examiner: Ella Colbert

CUSTOMER NO. 22470

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICIAL ACTION

Sir:

In response to the Official Action mailed 4 October 2005, Applicant requests
consideration of the following remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 3 of this paper.

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